

New Hampshire Insurance Department
21 South Fruit St., Suite 14, Concord, NH 03301
603-271-2261, Consumer Hotline 800-852-3416
FAX 603-271-0248

CONTACT: Kathleen Belanger

INSURANCE DEPARTMENT PRESS RELEASE

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NEWS RELEASE

WHAT TO DO AFTER THE FLOOD

Concord, NH – New Hampshire Insurance Commissioner Roger Sevigny reminds those affected by recent flooding in the state to contact their insurance agent or insurance company to file a flood insurance claim as soon as possible. Sevigny said “The sooner you file your claim the sooner the process toward payment for your loss will begin.” Your agent or company will inform you of what is required to file a claim under the federal National Flood Insurance Program. Commissioner Sevigny also reminds those affected by flooding that their homeowners insurance will not cover damage caused by flooding. Instead consumers are directed to review their federal flood insurance policies for a description of what is covered.

Sevigny stated that consumers should take the following steps after a flood:

- Leave word with your agent and/or insurance company where you can be reached if you cannot return to your home.
- Separate damaged property from undamaged property and do not throw away anything until an insurance adjuster has seen it, unless you are required to do so by authorities. You should take photographs of anything you dispose of and keep samples of it if possible (for example, a piece of damaged carpeting).
- Take steps to protect undamaged property.
- If you purchased flood insurance for the contents of your home or business, make a list of damaged or lost items. List the quantity of each item, a description, the brand name, cost, where purchased, model and serial number, if applicable, and if available, attach any receipts you have for those items.
- List areas of the building that have been damaged that you want to point out to the insurance adjuster.

- Take photographs to show the adjuster. The adjuster will need to see what's been damaged in order to process your claim. Work with the adjuster to calculate the value of the damage and to estimate the cost of repairs.

The Insurance Department web site, www.nh.gov/insurance, contains information about flood insurance and links to useful sites to gain additional information about what to do following a flood. Consumers may also call the Insurance Department toll free at 1-800-852-3416 for telephone and other contact information for their insurance companies and agents, and to obtain free brochures and other publications on what to do following a flood loss.

Consumers are reminded that their homeowners insurance does not cover flooding, and that flood insurance is a federal program that is not regulated by the State of New Hampshire. Flood insurance must be purchased separately and is administered by the Federal Emergency Management Agency (FEMA). There are links to FEMA's National Flood Insurance Plan web site on the Insurance Department's home page, under "Flood Information".

Commissioner Sevigny said "Although we have no direct jurisdiction over the federal flood insurance program, we stand ready to assist New Hampshire citizens affected by the flooding with information and referral services. We will do whatever we can to help those who have suffered as a result of this natural disaster."

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